

Certificate Number: 03088-PAE-DE-032827060

Bankruptcy Case Number: 16-16972



03088-PAE-DE-032827060

## **CERTIFICATE OF DEBTOR EDUCATION**

I CERTIFY that on May 16, 2019, at 12:11 o'clock AM CDT, Francis P O'Brien completed a course on personal financial management given by internet and telephone by Debt Education and Certification Foundation, a provider approved pursuant to 11 U.S.C. 111 to provide an instructional course concerning personal financial management in the Eastern District of Pennsylvania.

Date: May 16, 2019 By: /s/Doug Tonne

Name: Doug Tonne

Title: Counselor